

Appln. No. 09/904,765
 Amendment dated June 11, 2003
 Reply to Office Action mailed March 12, 2003

Attorney's Docket No. 00-0198
 Client's Docket No. OCI463

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appln. No. 09/904,765)
 First Named Applicant: CHIP B STROUP)
 Filed: 7/13/01)
 For: CREDIT INFORMATION STORAGE AND)
 TRANSFERRING DEVICE)
)
 TC/A.U.: 2876)
 Examiner: Fureman, Jared)
 Attorney: Ivar M. Kaardal)
 Deposit Account No. 11-0020)

Box Non-Fee Amendment
 Honorable Assistant Commissioner for Patents
 Washington, D.C. 20231

AMENDMENT

Sir:

Responsive to the Office Action mailed March 12, 2003, please amend the application as follows:

Amendments to the Specification: Begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins in page 3 of this paper

Amendments to the Drawings: NONE

Remarks/Arguments begin on page 7 of this paper.

FAX RECD

JUN 12 2003

MORNING DAY COMMUNICATIONS

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Amendments to the Abstract:

Please replace the paragraph of the Abstract beginning on page 16, line 5, with the following rewritten paragraph (deleted text being struck through and added text being underlined):

A credit information storage and transferring device for using one debit card for multiple credit accounts. The credit information storage and transferring device includes a debit card having a magnetic strip thereon for removably storing information. A memory ~~means assembly~~ stores information. A plurality of input actuators inputs and retrieves information. A display displays the information inputted. A control for processing data is operationally coupled to the memory ~~means assembly~~, the input actuators and the display. A writing ~~means assembly~~ writes selected information on the magnetic strip and is adapted for replacing information on the magnetic strip with a newer set of information. The writing ~~means assembly~~ is operationally coupled to the control. Wherein sets of information from multiple credit accounts may be stored in the memory ~~means assembly~~ so that the credit account information may be selectively written on the debit card.